

**UNITED STATES BANKRUPTCY COURT**  
WESTERN DISTRICT OF NEW YORK

In re: STEPHEN E ALDRICH  
JILL F ALDRICH  
Debtor(s)

Case No.: 18-21316-PRW

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

George M. Reiber, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/20/2018.
- 2) The plan was confirmed on 09/23/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/08/2024.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 60,530.00.
- 10) Amount of unsecured claims discharged without full payment: 101,484.29.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$92,200.00
Less amount refunded to debtor:	\$2,240.00
<b>NET RECEIPTS:</b>	<b>\$89,960.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$3,800.00
Court Costs:	\$0.00
Trustee Expenses and Compensation:	\$8,807.95
Other:	\$0.00
<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$12,607.95</b>
Attorney fees paid and disclosed by debtor:	\$0.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ABIGAIL ALDRICH	Unsecured	NA	NA	NA	.00	.00
AMERICAN EXPRESS	Unsecured	15,213.00	14,997.75	14,997.75	1,798.62	.00
CAPITAL ONE	Unsecured	NA	NA	NA	.00	.00
CAPITAL ONE AUTO FINANCE	Unsecured	NA	NA	NA	.00	.00
CAPITAL ONE BANK	Unsecured	2,709.00	NA	NA	.00	.00
CARMAX AUTO FINANCE	Secured	7,512.00	7,396.39	7,253.48	7,253.48	769.01
CHASE BANK USA, N.A.	Unsecured	2,603.00	2,509.59	2,509.59	300.97	.00
CHASE MANHATTAN BANK USA	Unsecured	NA	NA	NA	.00	.00
CITIBANK	Unsecured	2,970.00	2,905.92	2,905.92	348.50	.00
CITIBANK	Unsecured	5,094.00	4,957.24	4,957.24	594.51	.00
CITIBANK, N.A.	Unsecured	NA	848.56	848.56	101.76	.00
CITIBANK, N.A.	Unsecured	2,182.00	2,213.44	90.70	90.70	.00
CITIBANK, N.A.	Unsecured	1,789.00	1,810.50	90.96	90.96	.00

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CITIBANK, N.A.	Unsecured	1,301.00	1,302.10	54.48	54.48	.00
CREDIT ACCEPTANCE CORP	Secured	6,656.00	6,783.61	.00	.00	.00
DEPARTMENT STORE NATIONAL BANK	Unsecured	1,356.00	1,324.00	1,324.00	158.78	.00
DISCOVER FINANCIAL SERVICES	Unsecured	NA	NA	NA	.00	.00
DISCOVER STUDENT LOANS	Unsecured	2,182.00	2,150.39	2,150.39	257.89	.00
DISCOVER STUDENT LOANS	Unsecured	1,020.00	757.93	757.93	90.89	.00
DISCOVER STUDENT LOANS	Unsecured	932.00	952.47	952.47	114.23	.00
FEDERAL LOAN SERVICING	Unsecured	2,311.00	NA	NA	.00	.00
FEDERAL LOAN SERVICING	Unsecured	1,830.00	NA	NA	.00	.00
FEDERAL LOAN SERVICING	Unsecured	1,662.00	NA	NA	.00	.00
FIRSTMARK SERVICES	Unsecured	848.00	NA	NA	.00	.00
JENNIFER A WEST, RECEIVER	Secured	7,000.00	NA	NA	.00	.00
LVNV FUNDING, LLC	Unsecured	1,010.00	992.70	992.70	119.05	.00
MEDSTAR PHYSICIANS	Unsecured	287.00	NA	NA	.00	.00
PAYMENT CENTER	Unsecured	NA	NA	NA	.00	.00
PAYMENT CENTER	Unsecured	NA	NA	NA	.00	.00
PAYMENT CENTER	Unsecured	NA	NA	NA	.00	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	912.00	1,011.99	1,011.99	121.36	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,609.00	3,624.18	3,624.18	434.63	.00
SANTANDER CONSUMER USA INC.	Secured	10,611.00	10,595.48	10,595.48	10,595.48	1,108.86
SN SERVICING CORPORATION	Secured	271,666.00	280,253.68	27,114.84	27,114.84	.00
TLOA SERVICING LLC	Secured	15,000.00	13,853.72	13,853.72	13,853.72	6,514.35
U.S. DEPARTMENT OF EDUCATION	Unsecured	10,460.00	39,921.08	39,921.08	4,770.53	.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	10,066.00	5,790.66	5,790.66	694.45	.00
US DEPT OF EDUCATION	Unsecured	7,676.00	NA	NA	.00	.00
US DEPT OF EDUCATION	Unsecured	7,676.00	NA	NA	.00	.00
US DEPT OF EDUCATION	Unsecured	3,647.00	NA	NA	.00	.00

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WOODS OVIATT GILMAN ET AL	Secured	NA	.00	.00	.00	.00

**Summary of Disbursements to Creditors:**

**Secured Payments:**

	Claim Allowed	Principal Paid	Interest Paid
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	27,114.84	27,114.84	.00
Debt Secured by Vehicle:	17,848.96	17,848.96	1,877.87
All Other Secured:	13,853.72	13,853.72	6,514.35
<b>TOTAL SECURED:</b>	<b>58,817.52</b>	<b>58,817.52</b>	<b>8,392.22</b>

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
<b>TOTAL PRIORITY:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>

<b>GENERAL UNSECURED PAYMENTS:</b>	<b>82,980.60</b>	<b>10,142.31</b>	<b>.00</b>
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**Disbursements:**

Expenses of Administration:	\$12,607.95
Disbursements to Creditors:	\$77,352.05
<b>TOTAL DISBURSEMENTS:</b>	<b>\$89,960.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 04/30/2024By: /s/George M. Reiber

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.